JS 44 (Rev. 06/17)

CIVIL COVER SHEET

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON NEXT PAGE OF THIS FORM.)

Reta R. Feldman (b) County of Residence of First Listed Plaintiff (EXCEPT IN U.S. PLAINTIFF CASES) GEICO Insurance Company County of Residence of First Listed Defendant (IN U.S. PLAINTIFF CASES ONLY)	
(EXCEPT IN U.S. PLAINTIFF CASES) (IN U.S. PLAINTIFF CASES ONLY)	
(c) Attorneys (Firm Name, Address, and Telephone Number) David B. Sherman, Esquire 1628 JFK Blvd., Eight Penn Center, Suite 2200, Philadelphia, PA 19103 215-665-1100 NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE TRACT OF LAND INVOLVED. Attorneys (If Known) Scott J. Tredwell, Esquire 1600 JFK Blvd., Four Penn Center, Suite 800, Philadelphia 215-972-0161	
215-665-1100 II. BASIS OF JURISDICTION (Place an "X" in One Box Only) III. CITIZENSHIP OF PRINCIPAL PARTIES (Place an "X" in One	e Box for Plain
(For Diversity Cases Only) and One Box for D 1 U.S. Government	
U.S. Government Defendant Defendant Defendant Defendant Defendant Defendant Defendant Defendant Citizen of Another State Citizen of Another State Defendant Citizen of Another State	□ 5 ठ 5
Citizen, or Subject of a 3 3 Foreign Nation Foreign Country	0 6 0 6
IV. NATURE OF SUIT (Place an "X" in One Box Only) Click here for: Nature of Suit Code Description of Suit Code Descripti	
110 Insurance	ns Act I USC portionment Banking Influenced and ganizations Credit IV Commodities/ attory Actions II Acts Influenced and the service of the s
Proceeding State Court Appellate Court Reopened Another District (specify) Litigation - Transfer Lit (specify) VI. CAUSE OF ACTION Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity): 28 U.S.C. Section 1441(a) Brief description of cause: Claim for underinsured motorist coverage following denial of benefits. VII. REQUESTED IN CHECK IF THIS IS A CLASS ACTION COMPLAINT: UNDER RULE 23, F.R.Cv.P. UNDER RULE 23, F.R.Cv.P. VIII. RELATED CASE(S)	fultidistrict litigation - irect File omplaint:
IF ANY (See instructions): JUDGE DOCKET NUMBER DATE SIGNATURE OF ATTORNEY OF RECORD	
FOR OFFICE USE ONLY	

IN THE UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

CASE MANAGEMENT TRACK DESIGNATION FORM

CIVIL ACTION

(Ciy, 660) 10/02					
Telephone	FAX Nu	mber	E-Mail Address		
215-972-0161	215-9	972-5580	stredwell@mccormickprior	e.com	
April 13, 2018 Date	Scott J. Tred	well, Esquire at-law	Defendant, GEICO Insurance Attorney for	<u>Comp</u> any	
(f) Standard Management –	Cases that do n	ot fall into any on	e of the other tracks.	(X)	
(e) Special Management – C commonly referred to as the court. (See reverse s management cases.)	complex and the	nat need special or	intense management by	()	
(d) Asbestos – Cases involvi exposure to asbestos.	ing claims for p	ersonal injury or p	property damage from	()	
(c) Arbitration – Cases requi	ired to be design	nated for arbitration	on under Local Civil Rule 53.2.	()	
(b) Social Security – Cases requesting review of a decision of the Secretary of Health and Human Services denying plaintiff Social Security Benefits. ()					
(a) Habeas Corpus – Cases t	orought under 2	8 U.S.C. § 2241 tl	nrough § 2255.	()	
SELECT ONE OF THE FO	OLLOWING C	ASE MANAGEM	IENT TRACKS:		
plaintiff shall complete a Cas filing the complaint and serve side of this form.) In the e designation, that defendant s	se Management e a copy on all de- vent that a defe hall, with its fir ties, a Case Ma	Track Designation of the Track Designation of the Period and the Track Designation of the Track	action Plan of this court, couns in Form in all civil cases at the time. 103 of the plan set forth on the regree with the plaintiff regarding mit to the clerk of court and ser designation Form specifying the	me of everse g said ve on	
GEICO INSURANCE (COMPANY	: *	NO.		
v.		:			
RETA R. FELD	MAN	:	CIVIL ACTION		

Case 2:18-cv-01580-GJP Document 1 Filed 04/13/18 Page 3 of 20 UNITED STATES DISTRICT COURT

FOR THE EASTERN DISTRICT OF PENNSYLVANIA — DESIGNATION FORM to be used by counsel to indicate the category of the case for the purpose of assignment to appropriate calendar.

assignment to appropriate calendar.	
Address of Plaintiff: Reta R. Feldman, 3024 Alden Court, Bensalem, PA 19020	
Address of Defendant: GEICO Insurance Company, 5260 Western Avenue, Chevy Chase, M	D 20815
Place of Accident, Incident or Transaction: Insurance contract issued in Bensalem, Pennsylvar (Use Reverse Side For A	nia.
Section and a section of the section	established from the second se
Does this civil action involve a nongovernmental corporate party with any parent corporation a	-
(Attach two copies of the Disclosure Statement Form in accordance with Fed.R.Civ.P. 7.1(a))	Yes⊠ No□
Does this case involve multidistrict litigation possibilities?	Yes□ No⊠
RELATED CASE, IF ANY:	
Case Number: Judge	Date Terminated:
Civil cases are deemed related when yes is answered to any of the following questions:	
1. Is this case related to property included in an earlier numbered suit pending or within one year.	ar previously terminated action in this court?
2 Describing and house in the control of the contro	Yes□ No⊠
2. Does this case involve the same issue of fact or grow out of the same transaction as a prior s action in this court?	uit pending or within one year previously terminated
	Yes□ No⊠
3. Does this case involve the validity or infringement of a patent already in suit or any earlier n	
terminated action in this court?	Yes□ No⊠
4. Is this case a second or successive habeas corpus, social security appeal, or pro se civil right	s case filed by the same individual?
is any ease a second of successive naseas corpus, social security appear, or pro-sectivit rights	Yes No
	1 62 140
CIVIL: (Place ✓ in one category only)	
A. Federal Question Cases:	B. Diversity Jurisdiction Cases:
1. Indemnity Contract, Marine Contract, and All Other Contracts	1. M Insurance Contract and Other Contracts
2. □ FELA	2. Airplane Personal Injury
3. □ Jones Act-Personal Injury	3. □ Assault, Defamation
4. □ Antitrust	4. □ Marine Personal Injury
5. □ Patent	5. □ Motor Vehicle Personal Injury
6. Labor-Management Relations	6. □ Other Personal Injury (Please specify)
7. □ Civil Rights	7. □ Products Liability
8. Habeas Corpus	8. Products Liability — Asbestos
9. Securities Act(s) Cases	9. □ All other Diversity Cases
10. □ Social Security Review Cases	(Please specify)
11. □ All other Federal Question Cases (Please specify)	
ARBITRATION CERTI (Check Appropriate Ca.	
I,, counsel of record do hereby certify	7.
 □ Pursuant to Local Civil Rule 53.2, Section 3(c)(2), that to the best of my knowledge and b \$150,000.00 exclusive of interest and costs; □ Relief other than monetary damages is sought. 	elief, the damages recoverable in this civil action case exceed the sum of
D 4 00V2	
DATE: Attorney-at-Law	Attorney I.D.#
NOTE: A trial de novo will be a trial by jury only if ther	•
I certify that, to my knowledge, the within case is not related to any case now pending or v	vithin one year previously terminated action in this court
except as noted above.	
DATE: A MARCHAN	
DATE:April 13, 2018Attorney-at-Law	57364 Attorney I.D.#

CIV. 609 (5/2012)

IN THE UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

R	ET	A	R	FEL.	DN	IAN
т,		1 L	1/-		11	TT TT

Case No.

v.

GEICO INSURANCE COMPANY

NOTICE OF FILING OF NOTICE OF REMOVAL TO THE UNITED STATES DISTRICT COURT

To: David B. Sherman, Esquire
Gary I. Spivack, Esquire
1628 John F. Kennedy Blvd.
8 Penn Center, Suite 2200
Philadelphia, PA 19103
Attorney for Plaintiff

PLEASE TAKE NOTICE that defendant, Government Employees Insurance Company (incorrectly identified as "GEICO Insurance Company"), in the above-captioned matter, originally pending in the Court of Common Pleas of Philadelphia County, Pennsylvania, docketed as Number Dec. 2017-171201135, hereby files in the United States District Court for the Eastern District of Pennsylvania a Notice of Removal of said action, a copy of that Notice of Removal being attached hereto and served herewith.

By:_

Scott J. Tredwell, Esquire (PA ID #57364) Christopher M. Burruezo, Esquire (PA ID #321893)

McCormick & Priore, P.C.
Four Penn Center, Suite 800
1600 John F. Kennedy Blvd.
Philadelphia, PA 19103
(T) 215-972-0161 / (F) 215-972-5580
stredwell@mccormickpriore.com
cburruezo@mccormickpriore.com
Attorneys for Defendant,
GEICO General Insurance Company

Date: April 13, 2018

IN THE UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

RETA R. FELDMAN : CASE No.

v. NOTICE OF REMOVAL OF ACTION

UNDER 28 U.S.C. § 1332(a)(1)

GEICO INSURANCE COMPANY

NOTICE OF REMOVAL TO THE UNITED STATES DISTRICT COURT

To: The Honorable Judges of the United States District Court for the Eastern District of Pennsylvania:

Defendant, Government Employees Insurance Company (incorrectly identified as "GEICO Insurance Company") (hereinafter "GEICO"), hereby files a Notice of Removal of this case from the Court of Common Pleas of Philadelphia, Pennsylvania, in which it is now pending, to the United States District Court for the Eastern District of Pennsylvania. This Notice of Removal is filed pursuant to 28 U.S.C. §§1332, 1441(a) and 1446. GEICO, in support thereof, avers as follows:

- 1. On December 11, 2017, plaintiff, Reta R. Feldman, commenced the instant action through the filing of a Writ of Summons against GEICO in the Court of Court of Common Pleas of Philadelphia County, Pennsylvania, docketed as Number 171201135. A true and correct copy of plaintiff's Writ of Summons is attached hereto as Exhibit "A."
- 2. On March 19, 2018, plaintiff filed her Complaint, setting forth the damages sought. A true and correct copy of plaintiff's Complaint is attached hereto as Exhibit "B."
 - 3. Plaintiff's Complaint was served on GEICO on March 19, 2018.
- 4. This case involves plaintiff's claim for underinsured motorist coverage arising out of a motor vehicle accident that occurred on or about January 2, 2013. See Exhibit "B."
 - 5. Plaintiff is making a claim against GEICO for breach of contract damages.
 - 6. Plaintiff is also making a claim against GEICO for bad faith and punitive damages.

This Notice Is Timely Filed In Accordance With § 1446

- 7. This Notice of Removal is timely because it is filed within thirty (30) days of the date upon which GEICO received the initial pleading from which it could be ascertained the plaintiff's case was removable, or on March 19, 2018. 28 U.S.C. §1446(b).
- 8. Further, the Notice of Removal is being filed within one year of the commencement of the action by plaintiff on December 11, 2017. 28 U.S.C. §1446(c).

Diversity of Citizenship

- 9. At all times relevant, plaintiff is a citizen of the Commonwealth of Pennsylvania, residing at 3024 Alden Court, Bensalem, PA 19020. See Exhibit "B" ¶ 1.
 - 10. Plaintiff is therefore a citizen of the Commonwealth of Pennsylvania.
- 11. Pursuant to 28 U.S.C.S. § 1332(c), "for the purposes of a diversity action, a corporation shall be deemed a citizen of any state in which it is incorporated and also of the state in which it has its principal place of business." *Viola v. Provident Life & Accident Ins. Co.*, 2000 WL 1022894, at *2 (E.D. Pa. 2000) (citations omitted).
 - 12. More specifically, the Supreme Court of the United States has held:
 - "[P]rincipal place of business" is best read as referring to the place where a corporation's officers direct, control, and coordinate the corporation's activities. It is the place that Courts of Appeals have called the corporation's "nerve center." And in practice it should normally be the place where the corporation maintains its headquarters -- provided that the headquarters is the actual center of direction, control, and coordination, i.e., the "nerve center," and not simply an office where the corporation holds its board meetings (for example, attended by directors and officers who have traveled there for the occasion).

Hertz Corp. v. Friend, 559 U.S. 77, 92-93 (2010).

13. GEICO is organized under the laws of the State of Maryland with its principal place of business in Maryland, located at 5260 Western Avenue, Chevy Chase, Maryland 20815.

- 14. GEICO is therefore a citizen of the State of Maryland.
- 15. Proper diversity jurisdiction exists in the instant matter as the claim involves a "controversy between citizens of different states, all of whom on one side of the controversy are citizens of different states from all parties on the other side." City of Indianapolis v. Chase Nat'l Bank, 314 U.S. 63, 69 (1941).
- 16. Pursuant to the above analysis, complete diversity exists between the plaintiff, citizen of the Commonwealth of Pennsylvania, and GEICO, a citizen of the State of Maryland.

Amount in Controversy

- 17. Plaintiff's Complaint demands on behalf of plaintiff in excess of \$50,000 from GEICO. See Exhibit "B."
- 18. Plaintiff's UIM coverage pursuant to her GEICO policy provides \$50,000 in applicable UIM coverage. See Exhibit "B" ¶ 4.
- 19. Additionally, plaintiff is seeking recovery of bad faith and punitive damages. See Exhibit "B" ¶ 19.
- 20. A value of this case, as appearing from the allegations complained in the Complaint with respect to the alleged contract breach and alleged bad faith claim, exceeds the statutory removal requirement of \$75,000.00.
- 21. The present lawsuit's removal from the Court of Common Pleas of Philadelphia County to the United States District Court for the Eastern District of Pennsylvania pursuant to 28 U.S.C. § 1332(a)(1) and § 1441(a) is appropriate, as complete diversity exists between plaintiff and defendant, and the amount in controversy exceeds the jurisdictional amount.
- 22. True and correct copies of all process, pleadings and orders which have been received by GEICO are attached hereto and filed herewith.

3

- 23. GEICO expressly reserves the right to raise all defenses and objections in this action after it is removed to this Honorable Court.
- 24. A true and correct copy of this Notice of Removal is being simultaneously filed with the Prothonotary of the Court of Common Pleas of Philadelphia County, Pennsylvania, as provided by 28 U.S.C. § 1446(d).
- 25. Written notice of the filing of this Notice of Removal will be given to all parties as required by 28 U.S.C. § 1446(d).

WHEREFORE, Notice is hereby given that this action is removed from the Court of Common Pleas of Philadelphia County, Pennsylvania, to the United States District Court for the Eastern District of Pennsylvania.

Respectfully submitted,

By: _

Scott J. Tredwell, Esquire (PA ID #57364) Christopher M. Burruezo, Esquire (PA ID #321893)

McCormick & Priore, P.C.
Four Penn Center, Suite 800
1600 John F. Kennedy Blvd.
Philadelphia, PA 19103
(T) 215-972-0161 / (F) 215-972-5580
stredwell@mccormickpriore.com
cburruezo@mccormickpriore.com
Attorneys for Defendant,

Attorneys for Defendant,

Government Employees Insurance Company

Date: April 13, 2018

CERTIFICATE OF SERVICE

I, Christopher M. Burruezo, Esquire, attorney for defendant, Government Employees Insurance Company (incorrectly identified as "GEICO Insurance Company"), in the within action hereby certify that I am duly authorized to make this certification; and that on this date, I did cause a true and correct copy of the foregoing *Notice of Removal* to be forwarded by first-class United States mail to counsel addressed as follows:

David B. Sherman, Esquire Gary I. Spivack, Esquire 1628 John F. Kennedy Blvd. 8 Penn Center, Suite 2200 Philadelphia, PA 19103 Attorney for Plaintiff

By:

Scott J. Tredwell, Esquire (PA ID #57364) Christopher M. Burruezo, Esquire (PA ID #321893)

McCormick & Priore, P.C.
Four Penn Center, Suite 800
1600 John F. Kennedy Blvd.
Philadelphia, PA 19103
(T) 215-972-0161 / (F) 215-972-5580
stredwell@mccormickpriore.com
cburruezo@mccormickpriore.com
Attorneys for Defendant,

Government Employees Insurance Company

Date: April 13, 2018

EXHIBIT "A"

USTED ESTA ORDENADO COMPARECER EN Arbitration Hearing 1880 JFK Blvd. 5th fl. at 09:15 AM - 09/13/2018

You must still comply with the notice below. USTED TODAVIA DEBE CUJPLIR CON EL AVISO PARA DEFENDERSE.

This matter will be heard by a Board of Arbitrators at the time, date and place specified but, if one or more parties is not present at the hearing, the matter may be heard at the same time and date before a judge of the court without the absent party or parties.

There is no right to a trial denove on appeal from a decision entered by a Judge.

SOLOMON & SHERMAN & GABAY

DAVID D. SHERMAN

Identification No. 36437 GARY I. SPIVACK Identification No. 30890 8 Penn Center 1628 J.F.K. Boulevard Suite 2200 Philadelphia, PA 19103 (215)665-1100



Attorney for Plaintiff

RETA FELDMAN : COURT OF COMMON PLEAS

3024 Alden Court ; PHILADELPHIA COUNTY

Bensalem, PA 19020 :

Plaintiff : DECEMBER TERM, 2017

v. .

GEICO INSURANCE COMPANY

One Geico Boulevard : NO.

PRAECIPE TO ISSUE SUMMONS

TO THE PROTHONOTARY:

Kindly issue the Summons in the above-entitled matter as against Defendants

Dated: 12/6/1각

DAVID B. SHERMAN, ESQUIR

GARY I. SPIVACK, ESQUIRE

Attorney for Plaintiff

Summons Citacion

Case ID: 171201135

Commonwealth of Pennsylvania county of Philadelphia

Plaintiff	0.00
i wingg	DECEMBER Term, 2017
	*
vs.	: : No
GEICO INSURANCE COMPANY	:
Defendant	
To ¹	
GEICO INSURANCE COMPANY	
ONE GEICO BOULEVARD	
FREDERICKSBURG, VA 22412	ži.
£ ***	rit of Summons
**	TIL OI DUMMINIONS
You are notified that the Plaintiff ² Usted esta avisado que el demandante	
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Usted esta avisado que el demandante	t you.
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RETA FELDMAN Has (have) commenced an action against	ERIC FEDER Director, Office of Judicial Record By:
RETA FELDMAN Has (have) commenced an action against	ERIC FEDER Director, Office of Judicial Record

¹ Name(s) of Defendant(s)
² Name(s) of Plaintiff(s)

Court of Common Pleas

DECEMBER Term, 20 2017
No.

RETA FELDMAN
Plaintiff vs.

GEICO INSURANCE COMPANY
Defendant

SUMMONS

EXHIBIT "B"

SOLOMON & SHERMAN & GABAY DAVID B. SHERMAN Identification No. 36437 GARY I. SPIVACK Identification No. 30890 8 Penn Center 1628 J.F.K. Boulevard Suite 2200 Philadelphia, PA 19103 (215)665-1100 Filed and Attented by the Office of Judicial Records
19 Mar 2018 10:33 um
En ECOMANA

Attorney for Plaintiff

RETA FELDMAN		COURT OF COMMON PLEAS
3024 Alden Court	1	PHILADELPHIA COUNTY
Bensalem, PA 19020	1.5	
Plaintiff '	:	DECEMBER TERM, 2017
٧. ﴿	:	
GEICO INSURANCE COMPANY	:	
One Geico Bouleyard		
Fredericksburg, VA 22412	:	NO. 1135
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NOTICE

You have been sued in court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this complaint and notice are served, by entering a written appearance personally or by attorney and filling in writing with the court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the court without further notice for any money claimed in the complaint or for any other claim or relief requested by the plaintiff. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

PHILADELPHIA BAR ASSOCIATION
LAWYER REFERRAL AND
INFORMATION SERVICE
One Reading Center
Philadelphia, Pennsylvania 19107
Telephone: 215-238-1701

AVISO

Le han demandado a usted en la corte. Si usted quiere defenderse de estas demandas expuestas en las paginas siguientes, usted tiene viente (20) dias de plaza al partir de la fecha de la demanda y la notificacion. Hace falta asentar una comparensencia escrita o en persona o con un abogada y ontregar a la corte en forma escrita sus defensas o sus objeciones a las demandas en contra de su persona. Sea avisado que si usted no se defiende, la corte tomara medidas y puede continuar la demanda en contra suya sin previo aviso o notificacion. Ademas, la corte puede decidir a favor del demandante y requiere que usted cumpia con todas las provisiones de esta demanda. Usted puede perder dinero o sus propiedades u otros derechos importantes para usted. LLEVE ESTA DEMANDA A UN ABOGADO INMEDIATAMENTE. SI NO TIENE ABOGADO O SI NO TIENE EL DINERO SUFICIENTE DE PAGAR TAL SERVICIO, VAYA EN PERSONA O LLAME POR TELEFONO A LA OFICINA CUYA DIRECCION SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE SE PUEDE CONSEGUIR ASESTENCIA LEGA.

ASOCIACION DE LICENCIADOS DE FILADELFIA SERVICIO DE REFERENCIA E INFORMACION LEGAL One Reading Center Filadelfia, Pennsylvania 19107 Telefono: 215-238-1701

COMPLAINT - CIVIL ACTION 2V - Motor Vehicle Accident - UIM

- 1. Plaintiff, Reta Feldman, is an adult individual and at all times pertinent hereto resided at the above-captioned address.
- 2. Defendant, Geico Insurance Company (hereinafter "Geico") is an insurance company authorized to issue insurance policies in the Commonwealth of Pennsylvania doing business at the above-listed address.
- 3. On or about January 2, 2013, Plaintiff, Reta Feldman was severely injured as a result of a motor vehicle accident involving Meghan Corcoran who was insured by USAA with \$100,000.00 Liability Policy Limits.
- 4. Plaintiff was the owner of a vehicle insured by "Geico" providing UIM Coverage of \$50,000.00/\$100,000.00 Limits with Stacking.
- 5. At all times pertinent hereto, Plaintiff, Reta Reldman was and is an "insured" via the underinsured motorist provisions of her policy with defendant, Geico Insurance Company under Claim No. 027204484.
- 6. With Geico's approval and consent, Plaintiff settled the third party claim for \$95,000.00, on or about January 30, 2016.
- 7. The Geico policy provides that Plaintiff institute suit if in fact UIM benefits are either denied or not agreed upon. In this case the parties have failed to reach an agreement on the value of the case.
- 8. Defendant, Geico has failed to engage in settlement negotiations and/or offer a reasonable sum to adequately compensate Reta Feldman for very serious injuries.

- 9. Plaintiff forwarded to the defendant proof of the injuries, medical records and reports. Those injuries include herniated cervical discs, cervical pain and radiculopathy, lumbar and mid-back pain and herniated discs.
- 10. Plaintiff, Reta Feldman continues to suffer pain and limitations in the above-affected areas. Said injury is of a permanent nature and continues to worsen.
- 11. Plaintiff, through her attorneys had attempted to negotiate an underinsured motorist settlement with the Defendant, and while defendant has engaged in negotiations the parties have failed reach an agreement.
- 12. Under the terms and provisions of the aforesaid policy, Plaintiff is entitled to assert a claim for benefits by way of jury trial.
- 13. Plaintiff hereby requests a jury trial under the terms and provisions of the law applicable and under the Geico policy in particular.
- 14. Defendant has failed to honor the terms and provisions of the contractual insurance relationship by not settling this claim in good faith and in an expeditious manner.
- 15. Defendant has violated the terms and provisions of the insurance policy entitling plaintiff to proceed to jury trial.
- 16. Defendant's actions, in failing to make a reasonable and appropriate settlement offer, is in violation of the Pennsylvania Motor Vehicle Financial Responsibility Act, Bad Faith and other Statutes of Pennsylvania law.
- 17. Defendant has violated provisions of the policy, including bad faith, by engaging in the following conduct:
 - (a) Failing to negotiate the claim in good faith;
 - (b) Failing to timely negotiate the claim;

- (c) Failing to undertake proper investigation;
- (d) Conducting itself as a third party claim rather than first party;
- (e) Violating policies, procedures and protocols of their own policy;
- (f) Violating other regulations, procedures, and protocols regarding negotiations for adjustments of claims.
- 18. If Plaintiff is successful in obtaining a jury verdict in excess of policy limits, Defendant will be responsible for the whole amount and said amount will not be subject to "molding" of verdict.
- 19. Additionally Plaintiff reserves the right to proceed against GEICO for Bad Faith

 Damages and Punitive Damages, and Damages under the Pennsylvania Consumer Protection

 Laws.

WHEREFORE, Plaintiff, Reta Feldman demands judgment in their favor and against the Defendant in a sum in excess of Fifty Thousand (\$50,000.00) Dollars.

BY:

GARY I. SPINACK, ESQUIRE

Attorney for Plaintiff

Dated: March 16, 2018

VERIFICATION

The undersigned, having read the attached, verifies that the within Complaint is based on information furnished to counsel, which information has been gathered by counsel in the course of this lawsuit. The language of the pleading is that of counsel and not of signers. Signer verifies that he/she has read the within Complaint and it is true and correct to the best of signers' knowledge, information and belief. To the extent that the contents of this pleading, noted above, are that of counsel, verifier has relied upon counsel in taking this verification.

This Verification is made subject to the penalties of 18 Pa.C.S. 4904, relating to unswom falsification to authorities.

Date: March 19,2018

RETA FELDMAN